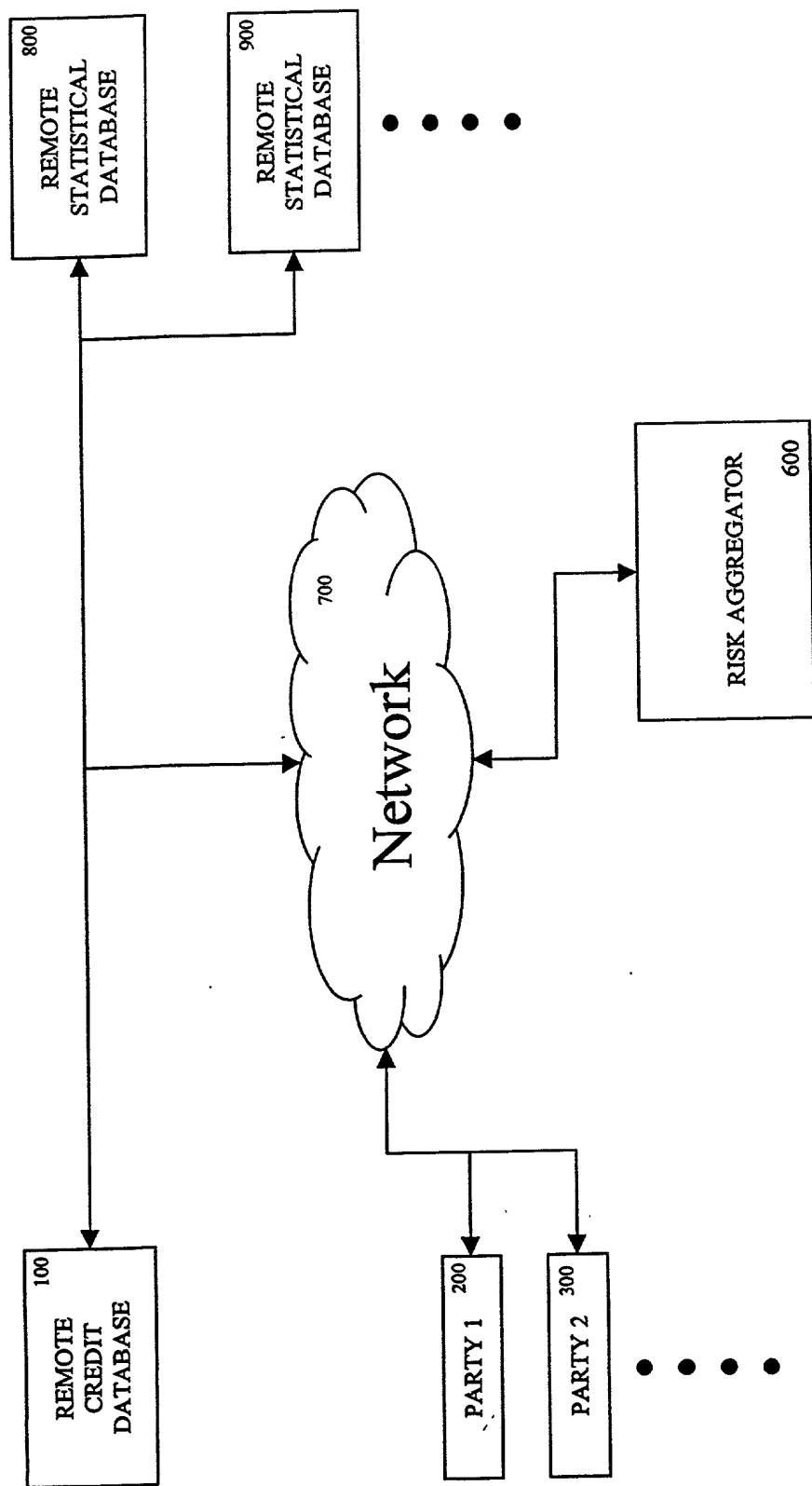
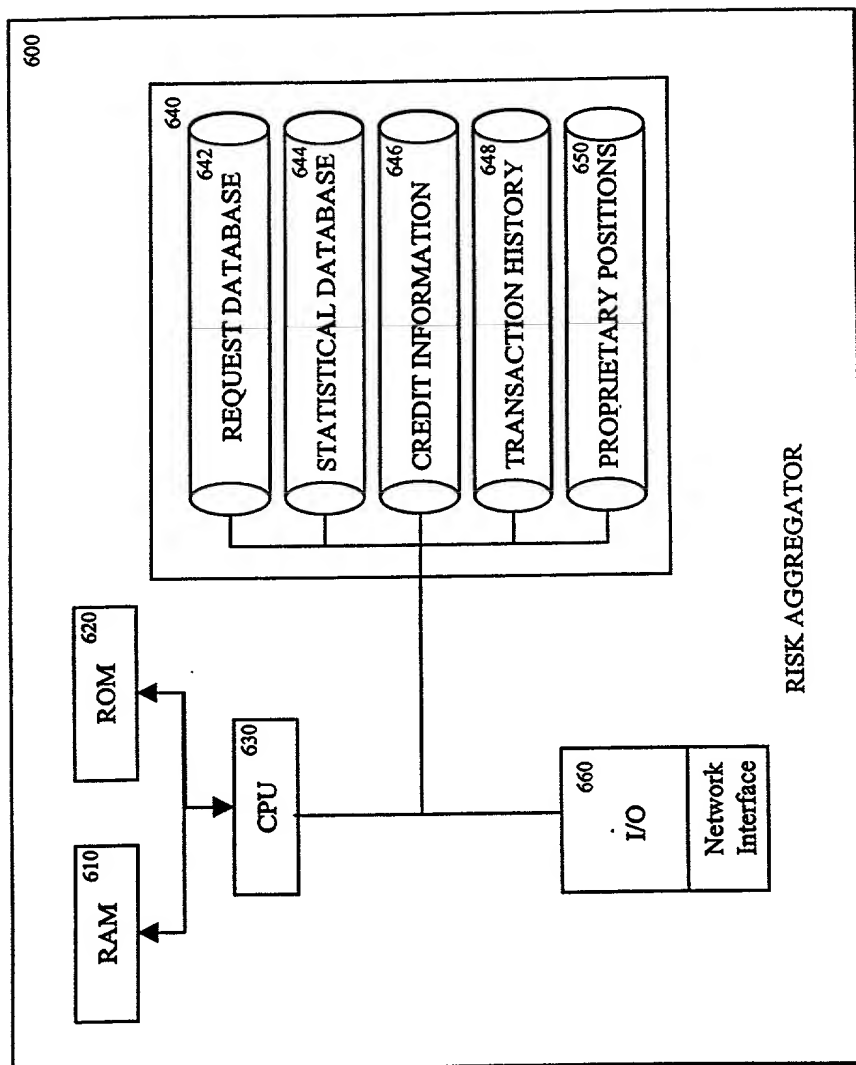


FIG. 1



**FIG. 2a**



**FIG. 2b**

# Request Database 642

Party ID A	Request Number B	Type Of Risk Event C	Risk Profile D						
			Statistical Value	65 ° F	70 ° F	75 ° F	80 ° F	85 ° F	90 ° F
090434 (X)	98445A	Average Summer Temperature	Hedge Required	+\$700	+\$400	\$0	\$0	-\$700	-\$1300
			Statistical Value	65 ° F	70 ° F	75 ° F	80 ° F	85 ° F	90 ° F
058489 (Y)	84524F	Average Summer Temperature	Hedge Required	-\$700	-\$400	\$0	\$0	+\$700	+\$1300
			Statistical Value	65 ° F	70 ° F	75 ° F	80 ° F	85 ° F	90 ° F
•	•	•				•			
•	•	•				•			
•	•	•				•			

FIG. 2c



Credit Database 646

Party ID H	Party Name and Address I	Corporation or Individual J	Registration Date K	Credit Rating L	Net Worth M	Value Of Liquid Assets N	Previous Complaints (\$ amount of transaction) O	Personal Identifier P	Credit Card No. (Exp'n Date) Q
090434	J. Smith 23 Park Avenue NY, NY 12345 jsmith@msn.com	Individual	7/15/99	AAA	\$1,000,000	\$100,000	No previous complaints	Mother's Maiden Name = Doe	1234 5678 9012 3456 (12/00)
.	.	.	.	.	.	.	.	.	.
.	.	.	.	.	.	.	.	.	.
.	.	.	.	.	.	.	.	.	.

FIG. 2e

Transaction History Database 648

Transaction ID R	Parties ID S	Transaction Date T	Risk Event U	Value of Agreement (maximum pay-out value) V	Commission Collected X	Complaints By Parties Y	Legal Dispute? Z	Location of Contract File in Database
XQ5834y	434009 542089 659466	7/15/99	Average Summer Temperature	\$25,000	\$500	None	No.	99XCC434
.	.	.	.	.	.	.	.	.
.	.	.	.	.	.	.	.	.
.	.	.	.	.	.	.	.	.

**FIG. 2f**

**Proprietary Position 650**

Transaction ID	Transaction Date	Risk Event	Max. Amount At Risk	Risk Profile Assumed				
XQ5834y	7/15/99	Average Summer Temperature	\$700	65 ° F	70 ° F	75 ° F	80 ° F	85 ° F
				+\$700	+\$400	\$0	\$0	-\$700
•	•	•	•	•	•	•	•	•
•	•	•	•	•	•	•	•	•
•	•	•	•	•	•	•	•	•

**FIG. 2g**



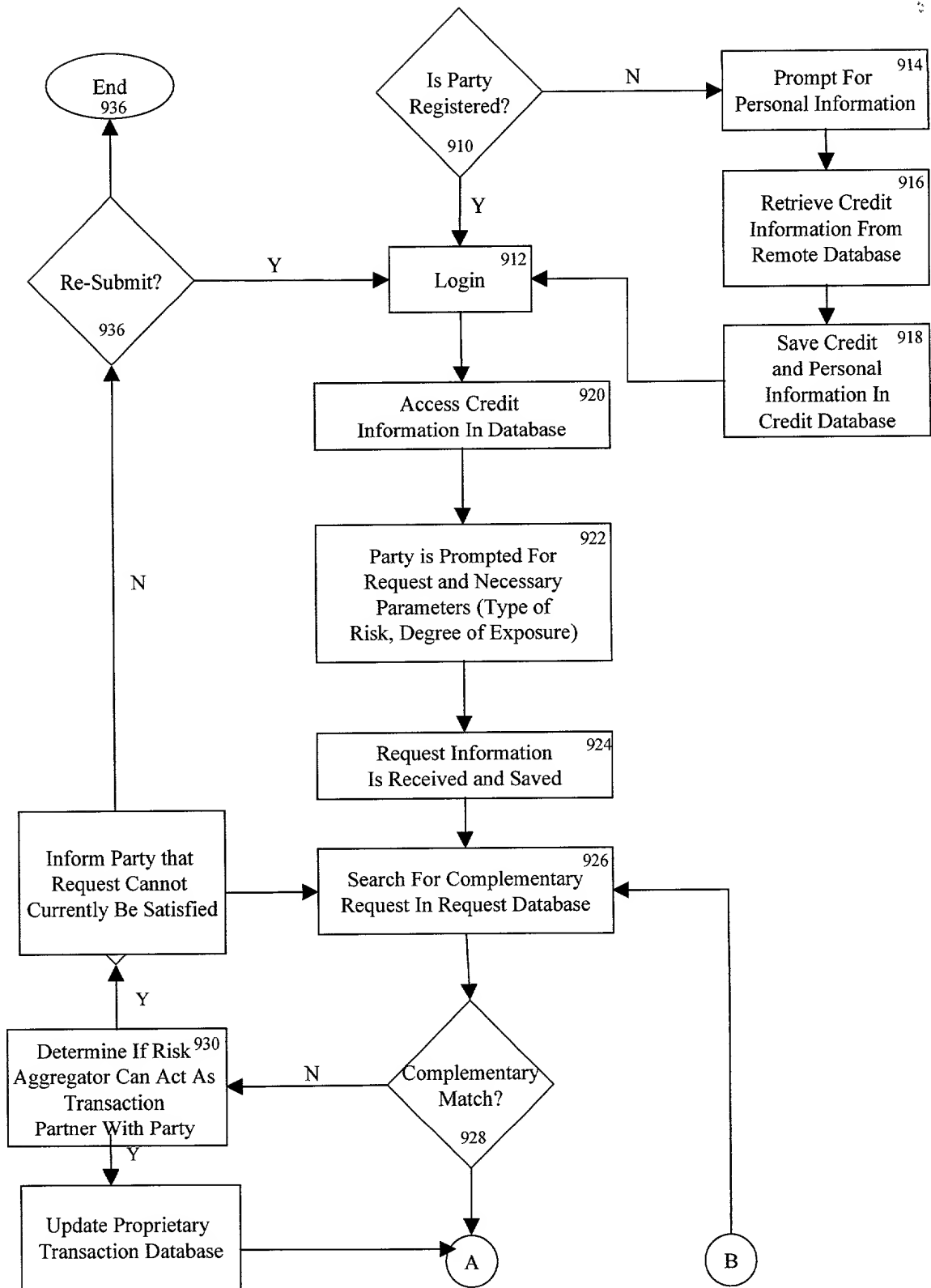
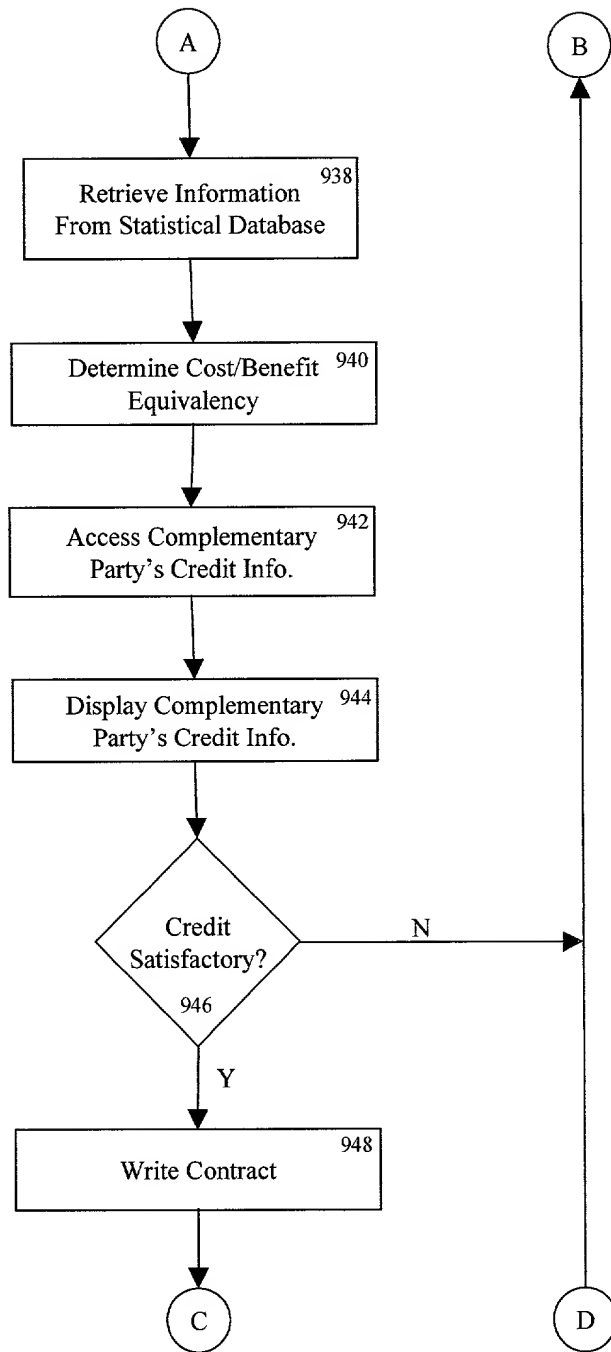
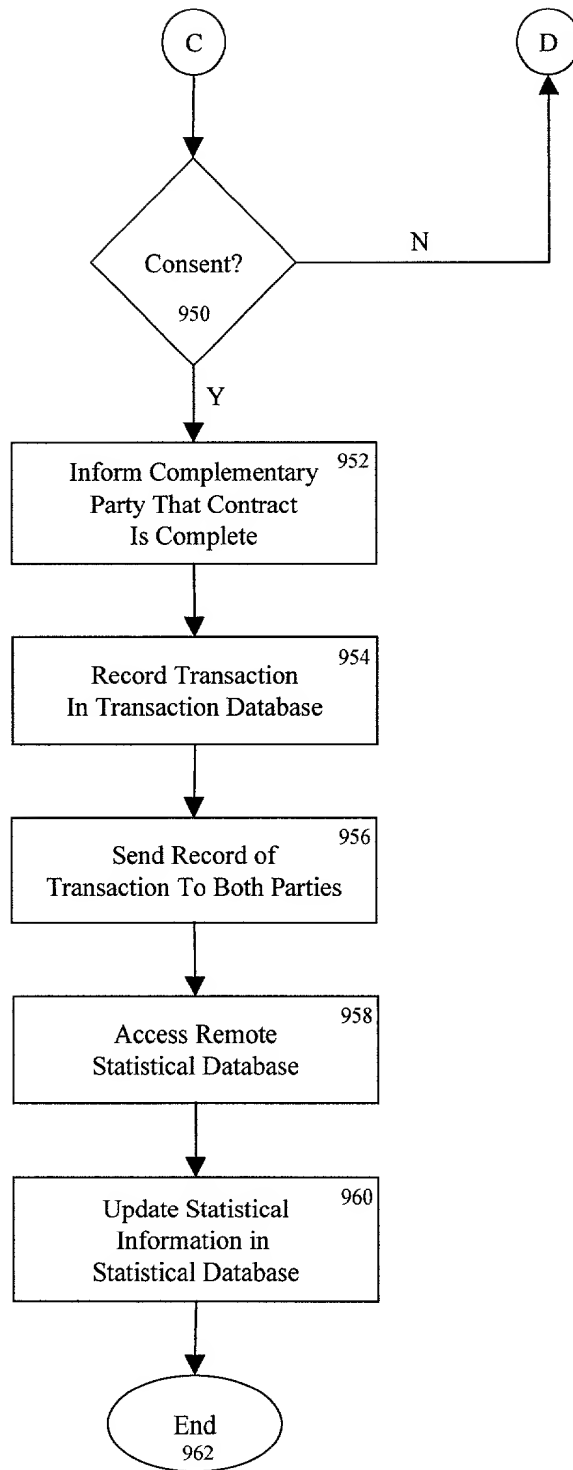


FIG. 3a



**FIG. 3b**



**FIG. 3c**